

In re:  
Richard Duane Stevenson  
Debtor

Case No. 25-10287-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Apr 23, 2025

Form ID: 210U

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:**

Recip ID	Recipient Name and Address
db	+ Richard Duane Stevenson, 27 1/2 North Front Street, Coplay, PA 18037-1215
14971392	Credit One Bank N.A., Greenville, SC 29602
14975062	+ Flagstar Bank, NA, c/o DENISE ELIZABETH CARLON, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14971395	Lvnv Funding LLC, Greenville, SC 29602
14971398	Mr Cooper, 5151 Corporate Dr, Troy, MI 48098-2639
14971399	Ppl Electric Utilities Corpora, 501 Greene St, Augusta, GA 30901-4404
14988772	+ Santander Consumer USA Inc., c/o William E. Craig, Esq., Eisenberg Gold & Agrawal, P.C., 1040 Kings Hwy N #200, Cherry Hill NJ 08034-1925

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 24 2025 01:16:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 24 2025 01:16:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14971388	Email/Text: compliance@contractcallers.com	Apr 24 2025 01:17:00	Cci/Contract Callers Inc, Attn: Bankruptcy Dept, 501 Greene St, Ste 302, Augusta, GA 30901-4415
14971389	+ Email/Text: compliance@contractcallers.com	Apr 24 2025 01:17:00	Contract Callers Inc, 501 Greene St, Augusta, GA 30901-4415
14971390	Email/PDF: creditonebknofications@resurgent.com	Apr 24 2025 01:23:30	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14971391	Email/PDF: creditonebknofications@resurgent.com	Apr 24 2025 01:22:47	Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14982596	Email/Text: mrdiscen@discover.com	Apr 24 2025 01:16:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
14971393	Email/Text: mrdiscen@discover.com	Apr 24 2025 01:16:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
14983339	+ Email/Text: servicingmailhub@flagstar.com	Apr 24 2025 01:17:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
14974881	^ MEBN	Apr 24 2025 00:59:40	Flagstar Bank, NA, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14971394	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 24 2025 01:16:00	Goldman Sachs Bank USA, PO Box 6112, Philadelphia, PA 19115-6112
14975023	Email/PDF: resurgentbknofications@resurgent.com	Apr 24 2025 01:23:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14971396	Email/PDF: resurgentbknofications@resurgent.com	Apr 24 2025 01:22:28	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14971397	Email/Text: ml-ebn@missionlane.com	Apr 24 2025 01:16:00	Mission Lane LLC, PO Box 105286, Atlanta, GA 30348-5286
14971400	Email/Text: enotifications@santanderconsumerusa.com	Apr 24 2025 01:16:00	Santander Consumer USA, Inc, PO Box 961211, Fort Worth, TX 76161-0211
14977918	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 24 2025 01:16:00	Santander Consumer USA, Inc., P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14975024	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Flagstar Bank NA bkgroup@kmlawgroup.com
JOHN ERIC KISHBAUGH, I	on behalf of Creditor Flagstar Bank NA ekishbaugh@kmlawgroup.com
JOHN EVERETT COOK	on behalf of Debtor Richard Duane Stevenson bankruptcy@everettcooklaw.com g29494@notify.cincompass.com;cook.everettb129037@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Richard Duane Stevenson

Case No: 25-10287-pmm

Debtor(s)

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 4/23/25

For The Court

Timothy B. McGrath  
Clerk of Court